

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	Bankruptcy Case No.: 07-03771
Brian K. Hoffmann	:	
Debtor	:	Chapter 7
	:	
Kelly Beaudin Stapleton	:	
United States Trustee	:	
Movant	:	
	:	
vs.	:	
	:	
Brian K. Hoffmann	:	
Respondent	:	

**ANSWERS TO MOTION OF THE UNITED STATES TRUSTEE TO
DISMISS THE CASE PURSUANT TO 11 U.S.C. § 707(b)(3)**

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. No response required.
7. Admitted in part and denied in part. Admitted that Debtor gross and net monthly income from employed are correct. Debtor denies the amount of over withholding of federal income taxes stated on schedule I is \$278.00.
8. Admitted. In further response, there has been an increase in Debtor's gross pay related to a change in benefits.
9. Admitted. In further response, Debtors health insurance premiums have increased, thus negating the increase in gross pay.
10. Denied.

11. Denied. Debtor will file an amended Schedule J indicating the revise amount of his water and sewer expense and also including his average expense for Pennsylvania State Taxes.
12. Admitted.
13. Admitted.
14. Admitted in part and denied in part. It is admitted that Debtor stated that he was proud of his home. It is denied that retention of said property is unreasonable and unnecessary.
15. Denied that by Debtor has a current monthly disposable allowance of at least \$628.00. Admitted that if the housing expense was limited to the IRS allowance that Debtor's disposable income would increase.
16. Denied.
17. Denied.
18. Admitted.
19. Admitted.
20. Denied.
21. Denied.
22. Denied.
23. Denied.

WHEREFORE, Respondent request that the Motion of United States Trustee for the Court to dismiss this case be denied.

Respectfully submitted,
DeArmond & Associates

Date: April 8, 2008

BY: /s/ **Keith B. DeArmond**
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